

## A SYSTEM AND METHOD FOR PERFORMING SECURE USER ACCOUNT PURCHASES

### BACKGROUND OF THE INVENTION

#### Claim of Priority

The present application is a continuation-in-part application of previously filed, now pending application having Serial No. 09/231,745, filed on January 15, 1999.

#### Field of the Invention

This invention relates to a system and method of performing secure purchases using a pre-established user account, such as a debit account, a credit account, an ATM type account, a checking account, etc., collectively referred to herein for reasons of clarity as credit card purchases due to the typical credit card type account processing techniques usually employed whether the account is a debit, savings, checking, ATM, or credit account. The secure purchases may be made in connection with remote and local commercial transactions, in a manner that is seamless and verifiable to a merchant already capable of processing normal credit card transactions, whether with or without a PIN entry, but keeps the customers account information secure by not requiring any disclosure whatsoever of their established account number. Specifically, in the system of the present invention, an account holder does not have to reveal their established account number to a merchant or a mechanism controlled by the merchant in order to accomplish a purchase,

1 and does not need a specialized, contemporaneous communicative  
2 link with a custodial authority, such as an issuing entity, at  
3 the time of making the transaction, but also ensures to the  
4 merchant the necessary account verifications and approvals prior  
5 to authorizing and/or completing the transaction in a manner  
6 that does not require a specialized computer interface or setup  
7 beyond what is already in place to process conventional credit  
8 card transactions. As a result, overall security is increased by  
9 minimizing access to account numbers without having to modify or  
10 deviate from existing, accepted account transaction practices.

#### 11 12 Description of the Related Art

13 The utilization of credit based and debit based cards, such  
14 as pure credit cards, check cashing or ATM cards, all  
15 collectively and interchangeably referred to for purposes of  
16 clarity as credit cards, wherein a user has a pre-established  
17 account, to conduct transactions is ever increasing. This is  
18 especially the case with remote or "mail-order" transactions  
19 wherein merchants desire to be assured of a payment prior to  
20 shipping a product, as well as "in person" transactions at  
21 stores, restaurants, etc. wherein an individual does not have  
22 large amounts of cash. Furthermore, with regard to remote  
23 transactions, recent years have seen a substantial increase in  
24 the popularity of televised shopping networks to further  
25 supplement the popularity of catalogue type sales, and the  
26 increasing use and popularity of distributed computer networks

1 such as the Internet has also contributed to the dramatic  
2 increase in the number of remote commercial transactions  
3 conducted every day.

4 One primary reason associated with the rapid growth of  
5 remote commercial transactions is the ability of a merchant to  
6 reach an almost limitless number of potential customers at a  
7 substantially insignificant cost and with little or no operating  
8 overhead since an actual store is not required. Additionally,  
9 such sales techniques permit customers to view the products and  
10 services in a greatly expanded marketplace, representing a great  
11 number of vendors, without extensive travel and without  
12 foregoing the privacy and convenience of their home or other  
13 predetermined computer site in some cases. Simply put, a  
14 telephone or like communication avenue is all that is needed to  
15 place the consumer in contact with the merchant and complete the  
16 transaction.

17 The vast increase in popularity of user account  
18 transactions, and especially, remote commercial transactions  
19 conducted over the telephone or internet using a credit card is  
20 further facilitated by the relatively simple protocols and  
21 procedures necessary to conduct and complete such transactions.  
22 In particular, in order to complete a valid transaction, a  
23 merchant need not even physically see the customer or the credit  
24 card, but must merely accept and enter a customer's account  
25 number and an expiration date thereof to obtain authorization.  
26 This same convenience, however, is one of the primary

1 disadvantages and/or problems associated with conducting  
2 commerce in the manners set forth above. Specifically, there is  
3 a great reluctance on the part of the customer to transmit their  
4 account information because of the proliferation of fraud, and  
5 a well recognized lack of security directed to the protection of  
6 such account information. Indeed, it has been established that  
7 security and privacy concerns are realistic due to the fact that  
8 account data is easily readable or interceptable by unauthorized  
9 parties, and can be readily used for all types of fraudulent  
10 remote transactions with minimal risk of being physically  
11 caught. In fact, unscrupulous individuals have many ways of  
12 gaining access to a consumer's legitimate transaction details  
13 and thereby obtaining the account information. Moreover, in  
14 addition to more "high-tech" methods of intercepting or  
15 obtaining the information, often the information can be simply  
16 obtained from old credit card receipts or even from the  
17 unauthorized notation and use of the information by merchants or  
18 their employees after a legitimate transaction is made. As a  
19 result, substantial risks are present whenever or however an  
20 account transaction is made. Furthermore, these possible  
21 threats can be rather difficult to prevent utilizing known  
22 methods and systems unless a consumer is willing to completely  
23 forego the use of a credit card for purchases.

24 .In the case of computerized remote transactions, as  
25 messages, including account data or other confidential  
26 information, move across the Internet, they can easily pass

1 through numerous computers, any one of which can be utilized to  
2 copy such confidential information or data, thereby leading to  
3 a further risk of potential fraud when conducting such  
4 transactions. Presently, some companies currently seek to  
5 address such security and privacy concerns by the employment of  
6 encryption programs and techniques. To this end there is an  
7 extensive facility associated with both public and private  
8 encryption schemes being deployed in order to guard the private  
9 or secured information being transmitted across the internet or  
10 like world wide networks. Unfortunately, however, even with  
11 such encryption techniques, the account information must usually  
12 still ultimately be transmitted to a third party who did not  
13 previously have access to that information. Even some more  
14 sophisticated systems which seek to interpose a separate  
15 computer or encryption entity between the consumer and the  
16 merchant so as to obtain authorization and forward it to the  
17 merchant, that information must still be made available to  
18 and/or transmitted to that third party, thereby leaving open an  
19 avenue for fraud or theft. Further, such encryption techniques,  
20 even if minimally effective for computerized remote  
21 transactions, are not truly useable for other conventional types  
22 of remote transactions, or even normal in person transactions.

23 Based on the above, there is a need in the field of art  
24 associated with commercial transactions for a system and method  
25 of performing secure purchases of goods and services which truly  
26 reduces the risk of potential fraud and theft by eliminating

1 outside access to a consumer's private account information  
2 without requiring complex encryption equipment or significantly  
3 altering the ease and convenience of current transaction  
4 techniques. Further, such a system and method should also be  
5 effective for use in conventional, "in person" transactions as  
6 well, thereby providing an added measure of security and  
7 minimizing the hazards associated with the passing on of account  
8 information by unscrupulous merchants. Also, such a system  
9 should provide limits to potential loss or liability in a manner  
10 which does not impede the transaction.

11 It also bears noting that some systems have been developed  
12 wherein a simultaneous link is established between a consumer,  
13 an account issuing entity and a merchant so as to achieve more  
14 secure account verification. Such systems, however, require a  
15 substantial deviation and/or departure from existing account  
16 verification techniques already used in virtually every  
17 commercial establishment. As a result, the increase costs  
18 associated with implementation can make such systems un-  
19 practical unless it is for an Internet transaction wherein  
20 sophisticated computer processors are employed. As such, it  
21 would be very beneficial to provide a secure system that does  
22 not require merchants to alter their established account  
23 verification techniques, but which could be implemented and/or  
24 offered by an account issuing entity for effective and  
25 convenient use by consumers desiring added security.  
26

1       Summary of the Invention

2           The present invention is directed towards a system and  
3       method of performing secure purchases using an established user  
4       account, wherein payment for goods or services purchased is  
5       efficiently accomplished while eliminating the necessity of  
6       disclosure or dissemination of a consumers specific account  
7       number or other account identification data which the customer  
8       or other individual may wish to maintain in confidence and which  
9       may allow extensive amounts of transactions. The system and  
10      method of the present invention incorporates the advantage of  
11      consummating the purchase by the customer through the pre-  
12      selection of any one of a plurality of predetermined payment  
13      categories. Collectively, the payment categories represent a  
14      variety of methods for accomplishing payment for a fixed  
15      transaction, multiple transactions and/or a repeating  
16      transaction.

17           One embodiment of the system and method of the present  
18      invention comprises a customer receiving information, either as  
19      a result of a solicitation or request, including specific data  
20      necessary for the purchase of any given product or service.  
21      This product information generated by the merchant can be  
22      received by any of a plurality of conventional means including  
23      advertisements, catalogues, computer network connections, direct  
24      person to person customer and merchant contact, telephone  
25      solicitation, mail orders, etc. Once the customer has  
26      identified the product or services which he/she wishes to

1 purchase, and/or in anticipation of a purchase, the customer  
2 independently and directly contacts and supplies to a custodial  
3 authorizing entity, requisite information concerning both the  
4 identification of a specific user account, such as a credit or  
5 debit account, and a requested payment category. Additionally,  
6 security against unauthorized use of confidential account data  
7 may also include information relating to the merchant's  
8 identification and/or location.

9 The custodial authorizing entity is preferably defined as  
10 the entity which has or has been assigned the custodial  
11 responsibility for the financial account data of a customer's  
12 established account, including a previous knowledge of the  
13 account number and other information such as credit limits,  
14 payment history, available credit amounts, account balances, and  
15 other information which will determine the status of a given  
16 user account in terms of continuously authorizing a requested  
17 payment for a current purchase.

18 As part of the security system for accomplishing a  
19 commercial transaction utilizing credit or debit payment, the  
20 custodial authorizing entity includes sufficient facilities,  
21 preferably including a processing computer or like applicable  
22 hardware for the generation of an exclusive transaction code.  
23 The transaction code is to be used in substitution for the  
24 account number normally provide in connection with a  
25 transaction, and when utilized as authorized, will issue the  
26 merchant a credit approval, and will accomplish payment for the



1 goods or services desired in the normal fashion normally  
2 associated with a credit or debit transaction, without the  
3 publication or dissemination of an identifying information for  
4 a specific customer's established and continuing account to any  
5 entity that is not already aware of that information. In  
6 particular, the customer's established account, which remains in  
7 effect and will continue to be used in connection with all  
8 transactions affiliated with the custodial authorizing entity  
9 remains protected and need not be disclosed, thus not  
10 compromising its future use.

11 Further, a feature of the transaction code is its ability  
12 to indicate any one of preferably a plurality of predetermined  
13 payment categories which may be either requested by the customer  
14 or automatically chosen by the custodial authorizing entity  
15 based on the type of account or the type of purchase or other  
16 commercial transaction involved. Each of the payment categories  
17 are reflective of a different type of payment desired or  
18 required to consummate the intended purchase. More  
19 specifically, the plurality of payment categories may include a  
20 single transaction involving a specific dollar amount for a  
21 purchase within a specific time period, such as twenty four  
22 hours, during which authorization of the purchase remains valid.  
23 Alternately, a single transaction may be involved wherein a  
24 maximum limit, pre-set range, or a specific dollar amount is  
25 determined, purchases falling outside those parameters being  
26 invalid, and further wherein a fixed period of time is

1 preferably established for maintaining authorization of such  
2 purchase. Other alternatives would involve one or more of the  
3 categories coded to define multiple transactions involving a  
4 maximum dollar amount for purchases, as well as a fixed period  
5 of time for authorization of such purchases, and/or a repeating  
6 transaction wherein payments may be automatically accessed by a  
7 merchant over a predetermined or unspecified time interval (such  
8 as every thirty days) for a specific dollar amount or a maximum  
9 dollar amount limit. Also, limits solely as to a specific  
10 merchant or a given time period can be effectively established  
11 for which the transaction code is valid.

12 A further feature of the present invention to be described  
13 in greater details hereinafter, is that the transaction code is  
14 preferably received directly by the customer and is transmitted  
15 to the merchant by the customer or a person specifically  
16 authorized by the customer. Only minimal contact by the  
17 merchant and the custodial authorizing entity is provided for  
18 purposes of the merchant verifying the validity of the  
19 transaction code, said contact typically being achieved  
20 utilizing conventional processes such as those already used for  
21 the verification of a credit card number normally offered to a  
22 merchant for the purchase of goods or services. There is,  
23 therefore, no disclosure, publication or other dissemination of  
24 the specific account number for a given customer beyond those  
25 entities who already know the information, and the transaction  
26 code is transmitted exclusively to the customer by the custodial

1 authorizing entity who has the ability to better identify  
2 whether the customer is properly authorized to use the account.  
3 Moreover, the transaction code, once given out by the customer,  
4 only has a limited usefulness, thereby limiting the risk of  
5 misuse and minimizing the potential losses to be experienced by  
6 the credit card company and/or the account holder, but does not  
7 require merchants to alter or modify their existing  
8 authorization techniques.

9 These and other features and advantages of the present  
10 invention will become more clear when the drawings as well as  
11 the detailed description are taken into consideration.

#### 12 Brief Description of the Drawings

13 For a fuller understanding of the nature of the present  
14 invention, reference should be had to the following detailed  
15 description taken in connection with the accompanying drawings  
16 in which:

17 Figure 1 is a schematic representation of a flow chart  
18 showing various steps involved in the performance of the system  
19 and method of the present invention for the secure credit card  
20 purchasing;  
21

22 Figure 2 is a schematic representation similar to that of  
23 Figure 1 wherein customer to merchant contact is accomplished by  
24 conventional facilities such as television; and

25 Figure 3 is a schematic representation similar that of  
26 Figure 2 wherein customer to merchant contact is established

1 either by phone or in person.

2 Like reference numerals refer to like parts throughout the  
3 several views of the drawings.

4  
5 Detailed Description of the Preferred Embodiment

6 As shown in the accompanying Figures, the present invention  
7 is directed towards a system and method for accomplishing secure  
8 purchases utilizing an established user account, such as a  
9 checking, credit, debit, ATM type account, collectively referred  
10 to as a credit card type purchases. Moreover, these purchases  
11 can be "in person", but often may include remote commercial  
12 transactions such as mail order, purchases over the Internet,  
13 telephone solicitations, etc. Security is establish by virtue  
14 of the elimination of the need to disclose an active account  
15 number and expiration date to the merchant or any other party  
16 other than the original credit card company, issuing bank or  
17 like financial institution which already has custodial  
18 responsibilities for the financial or account data associated  
19 with a given customer's account.

20 More specifically and with reference to Figure 1 the system  
21 as well as an attendant method is preferably instigated by the  
22 customer viewing or anticipating the viewing of a product,  
23 identifying a desired amount for a transaction and/or receiving  
24 promotional information as at 10, either in person or by any of  
25 the electronic or more conventional techniques which will be  
26 described in greater detail with reference to Figures 2 through

1 3. Once the customer reviews the product or promotional  
2 information and/or has what they determine to be sufficient  
3 information, such as including price, product or service  
4 identification, payment requirement, etc., regarding the remote  
5 commercial transaction to be conducted, the customer contacts,  
6 either by computer, telephone or in person, a custodial  
7 authorizing entity as at 12. The custodial authorizing entity  
8 may herein be defined as comprising that entity or institution  
9 which has or has been designated by the entity which has  
10 custodial responsibility for the financial data and security of  
11 a given account of a customer. As set forth above such  
12 custodial authorizing entity can be represented by the credit  
13 card company issuing a credit card to a given customer or  
14 alternately can be represented by a bank or other financial  
15 institution serving to sponsor a credit card or debit card to  
16 the extent of processing the debits and credit associated  
17 therewith. The authorizing entity's custodial responsibilities  
18 of course includes the previous knowledge and/or storage of the  
19 account number, such as the credit card number, serving to  
20 identify a specific customer's account. Once contacted, the  
21 customer then supplies appropriate identification data to inform  
22 the custodial authorizing entity of a specific customer's  
23 account as at 14. In addition, the customer will supply the  
24 custodial authorizing entity with additional required  
25 information needed to consummate the purchase as well as ensure  
26 the security of the account in order to prevent its unauthorized

1 use. Such additional information may also include the  
2 identification of the merchant or merchants involved, when such  
3 information is deemed necessary, and the selection and  
4 definition of a requested one of a plurality of predetermined  
5 payment categories to facilitate consummation of the purchase of  
6 the products or services desired. Such predetermined plurality  
7 of payment categories will be discussed in greater detail  
8 hereinafter.

9 Once the appropriate information has been received from the  
10 customer as indicated at 16, the custodial authorizing entity  
11 verifies the credit card status and account identification of  
12 the customer to determine the viability of the account in terms  
13 of dollar amount limits, payment history, available credit  
14 balance, etc. If the accessed credit card account is not in  
15 good standing, the custodial authorizing entity will permanently  
16 or temporarily terminate the transaction as at 18 and/or  
17 communicate to the customer directly as at 18' by any applicable  
18 means for purposes of informing the customer of the unacceptable  
19 status of the accessed credit card account. If the account is  
20 in good standing, based at least in part on the requested  
21 payment category, (such as amount of payment), the custodial  
22 authorizing entity generates a transaction code as at 20. The  
23 transaction code is preferably a temporary or disposable code  
24 that is used in substitution for the specific account number  
25 which would normally identify a customer's account to a  
26 merchant and would allow at least some access to charges thereon

1 by any entity having possession of the account number whether or  
2 not such possession was authorized or unauthorized. More  
3 specifically, the transaction code is pre-coded to be indicative  
4 of a specific account, possibly a merchant or merchants  
5 identification and/or another designated payment category,  
6 preferably selected from a plurality of predetermined payment  
7 categories. Once generated, the transaction code is  
8 communicated exclusively to the authorized and verified customer  
9 by the custodial authorizing entity as at 22, wherein the system  
10 and method of the present invention preferably restricts  
11 communication between the custodial authorizing entity and the  
12 merchant except to conduct a normal verification as will be  
13 explained. In this regard, it is noted that the transaction  
14 code may be audibly communicated to the user, and/or may be  
15 printed on a single or infrequent use paper or card.  
16 Furthermore, pre-printed cards bearing transaction codes may be  
17 provided to a customer, the contact with the custodial entity  
18 activating the transaction code and specifying its  
19 characteristics. As a result, even if lost or stolen, a pre-  
20 printed transaction code has no use or value unless activated,  
21 and then only within the defined payment category parameters.

22 The verified customer thereafter and preferably within a  
23 time limit to be determined by the customer in connection with  
24 the payment category and pre-coded in association with the  
25 transaction code, will directly or through an authorized  
26 representative communicate the transaction code to the merchant

1 as at 24. The system and method of the preferred embodiment of  
2 the present invention contemplates that only the verified  
3 customer will transmit the generated transaction code to the  
4 merchant in the case of a remote commercial transaction, thereby  
5 limiting knowledge of the transaction code to those parties  
6 having a need to know. Of course, however, as the transaction  
7 code will generally have a limited value as defined by the  
8 verified customer when obtained, the verified customer may  
9 designate an agent or other entity to act as the customer on  
10 his/her behalf, with the amount of potential liability to be  
11 experienced by such a transaction to be limited to the amount  
12 defined by the verified customer when obtaining the transaction  
13 code and/or to certain types of transactions.

14 At this point the purchase is consummated at least from the  
15 customer standpoint in that the customer has previously  
16 established the acceptable status of the account. Therefore the  
17 customer feels free to disclose the transaction code to the  
18 merchant or merchants instead of the actual account number as at  
19 22, 24 and is relatively unconcerned if the transaction code is  
20 published or otherwise disseminated to unauthorized entities  
21 after use. In a preferred embodiment wherein a merchant  
22 identifier is pre-coded in association with the transaction  
23 code, the pre-coding of the transaction code will prohibit an  
24 unauthorized use due at least in part to the fact that the  
25 merchant is specifically identified and any attempt to use the  
26 transaction code other than by the identified merchant will be



1 prohibited. In addition, the merchant is prevented from  
2 "overcharging" or "extending" the purchase by fixing the dollar  
3 amount to satisfy the specific cost or limit of the purchase as  
4 well as a specific time limit or time parameters in which the  
5 authorization for payment is valid. Such information, as set  
6 forth above, is communicated by the requested and subsequently  
7 designated payment category as set forth above. Restricted  
8 communication between the merchant and the custodial authorizing  
9 entity as at 26 is permitted exclusively for purposes of  
10 verification of the transaction code in a manner, which may  
11 preferably utilize, at least to some extent, conventional  
12 facilities for the verification of a credit card number by most  
13 merchants or like commercial establishments. As a result, the  
14 merchant has appropriate verification as to the validity of a  
15 transaction and can effectively make arrangements to be paid by  
16 the account provider in the normal course of business, without  
17 requiring additional specialized facilities beyond what they  
18 already have in order to accept these types of transactions.

19 If for some reason the transaction code is refused  
20 verification, the customer may be informed directly by the  
21 merchant as at 28 and/or the transaction may be terminated as at  
22 30 as would be the case with a refused credit card. Assuming  
23 verification of the transaction code by the custodial  
24 authorizing entity, however, the merchant proceeds to consummate  
25 the purchase and send the order, as at 32, in the case of a  
26 remote commercial transaction.

1           Figures 3 and 4 are representative of the versatility of  
2           the system and method of the present invention wherein the  
3           customer 54 may receive the aforementioned promotional  
4           information from the merchant 56 by any appropriate means such  
5           as television solicitation as at 58, phone solicitation as at 60  
6           and/or personal solicitation as at 62. Once the customer  
7           receives the promotional information, which may include the  
8           viewing of the product itself, or in advance if a general  
9           estimate as to the ultimate cost of an anticipated purchase(s)  
10          can be made prior to viewing promotional information, the  
11          customer contacts the custodial authorizing entity 64 by any  
12          appropriate electronic or conventional facilities such as direct  
13          phone to phone contact as at 66 and 66' or direct computer  
14          contact as at 42', 45'. Once the customer's authorization is  
15          confirmed, details of the anticipated transaction are  
16          established so as to determine a payment category, and the a  
17          transaction code is issued to the customer. The customer,  
18          either directly or through a representative, can then utilize  
19          the transaction code to consummate a transaction within the  
20          defined parameters of the payment category. Moreover, the  
21          merchant 56, through a conventional, yet restricted  
22          communication with the custodial authorizing entity 64 by any of  
23          a plurality of conventional or electronic methods using computer  
24          to computer linking as at 44', 45' or by telephone transmission  
25          as at 56', 66', can obtain a verification and subsequent payment  
26          utilizing the transaction code only.

1 As emphasized above, an important feature of the present  
2 invention is the ability of the customer to request a desired or  
3 a required payment category and the ability of the custodial  
4 authorizing entity 64 and/or a processing computer 45 of the  
5 custodial authorizing entity to issue a transaction code in  
6 accordance with the payment category. The payment categories,  
7 may be collectively defined as a variety of different types of  
8 transactions. Such transactions may include a single  
9 transaction for a specific amount of a purchase to be  
10 consummated. Alternatively, the payment category may include a  
11 single transaction defined by a single purchase having a maximum  
12 limit or range limit amount, wherein the specific or precise  
13 cost of the purchase has not been determined for a variety of  
14 reasons, and as such, the customer desires to set a maximum  
15 amount or a range for which the single transaction may be made.  
16 Accordingly, with such a payment category, the exact amount may  
17 not be known in advance, but the customer is assured of not  
18 paying over the specifically designated maximum limit. In  
19 addition, the transactions are preferably, but not necessarily,  
20 authorized to be conducted only over a fixed period of time,  
21 such as within twenty four hours, thereby ensuring that an  
22 outstanding transaction code does not remain valid if not used  
23 as generally intended. This limited time period can, of course  
24 be varied or omitted depending upon the wishes of the customer  
25 and/or the policies of the custodial authorizing entity. Also,  
26 these or any other payment category transactions may include a

1 specific merchant identification to further restrict use of the  
2 transaction code.

3 The payment category may also include a multi-transaction  
4 authorization wherein more than one purchase may be made from  
5 one or a plurality of different merchants, each of which may or  
6 may not be identified by the customer and pre-coded in  
7 association with the transaction code, and wherein a total cost  
8 of the plurality of purchases may not exceed a maximum limit  
9 amount. This transaction can also be limited to having to take  
10 place within a predetermined, designated fixed life span, such  
11 as but not limited to twenty four hours. Accordingly, in some  
12 instances wherein a customer, or an agent of the customer, such  
13 as a child, guardian, or care giver, must make a number of  
14 transactions or purchases which are authorized by the customer,  
15 the customer may designate a maximum amount which can be spent  
16 utilizing a particular transaction code within a predetermined  
17 period of time, and/or can designate that only one merchant,  
18 whether designated or not, can use the transaction code, and/or  
19 may designate that a plurality of transactions can be made so  
20 long as each is below a predetermined amount or to a  
21 predetermined merchant.

22 As yet another alternative, the payment category may  
23 include a repeating transaction for a specific amount to be paid  
24 in each of a fixed number of intervals. For example, the  
25 customer may wish to join a gym or receive services or products  
26 over a fixed number of payment intervals, such as every thirty

1 days. Accordingly, the merchant will be authorized to charge  
2 the account designated by the corresponding transaction code a  
3 fixed monthly payment. Similarly, a repeating transaction for  
4 a stated minimum interval such as every thirty days may be  
5 authorized for a specific amount for an unspecified number of  
6 intervals wherein the merchant will be authorized to  
7 continuously obtain payment on a "monthly" basis until the  
8 customer decides to cancel such authorization.

9 Since many modifications, variations and changes in detail  
10 can be made to the described preferred embodiment of the  
11 invention, it is intended that all matters in the foregoing  
12 description and shown in the accompanying drawings be  
13 interpreted as illustrative and not in a limiting sense. Thus,  
14 the scope of the invention should be determined by the appended  
15 claims and their legal equivalents.

16 Now that the invention has been described,